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DATE:  
CASE NUMBER:

<ENROLLEE Name>  
<ENROLLEE Address>  
<City, State, Zip>

## Important Changes: How to Get Health Care for 2017

Dear <ENROLLEE Name>:

We're writing because members of your household are covered different ways. Some have health insurance plans through kynect. Some have Medicaid or KCHIP (also known as Passport, Humana CareSource, Anthem, Aetna Better Health or Wellcare) through kynect. We want to make sure everyone can stay covered.

This letter tells you about your health coverage for the rest of 2016. It also tells you what to do, and when to do it, for *all* your household members to stay covered in 2017. It also tells you who you can call for help.

You may already have heard. kynect is going away. But it's not going away this year.

**Most important for this year:** If you are still enrolled in a health plan, kynect and your health coverage will continue for all of 2016.

**Most important for next year:** Starting in 2017, your family will be enrolled on two different systems. One is the state system for Medicaid and KCHIP. The other is the federal system or [healthcare.gov](http://healthcare.gov) for health plans.

### 1. What to do to keep covered in Medicaid and KCHIP

Members of your household who have Medicaid or KCHIP do not need to do anything right now to keep covered. Instead, they must take action when we send a letter about their recertification date. Their case will be in our new system. It's called benefind. It's online at [benefind.ky.gov](http://benefind.ky.gov).

### 2. What to do to keep covered in a health plan (not Medicaid or KCHIP)

Members of your household who have a health plan— *not* Medicaid or KCHIP—must do something new to stay covered next year. They must pick a new plan. Instead of using kynect, they must use HealthCare.gov to do it. Here's how:

1. Apply on HealthCare.gov. kynect cannot transfer your 2016 information. You can apply by phone or go online. You can also get help from an insurance agent or a kynector (application assister). You will need an active, working, email address to apply online.

*To apply by phone, call 1-800-318-2596. It's toll free.*

2. Shop on HealthCare.gov for your insurance plan.
3. Compare plans before you pick one. It's important. You will find new prices and plans similar to what you have now through kynect.

### **Follow the timetable and avoid gaps in coverage**

- Open enrollment for coverage in 2017 begins November 1, 2016 and ends on January 31, 2017.
- To be covered on January 1, 2017, you must pick a plan *and* enroll by December 15, 2016. You must also pay your first month's premium bill.

If you wait to enroll until January 31, 2017, your new insurance will not begin until March 1, 2017. You will not be insured for January and February.

### **What about help with costs?**

It will still be available. HealthCare.gov will tell you if you qualify for:

- A tax credit to lower your monthly premium
- Discounts to lower your out-of-pocket costs

The tax credit is called the Advanced Premium Tax Credit (APTC). Discounts on out-of-pocket costs are called Cost Sharing Reductions (CSRs). These discounts are based on your income and household size.

### **Get covered and avoid penalties**

For 2017, the penalty for not having health coverage is ***the higher*** of:

- <add 2017 %> of household income ***or***
- <add 2017 amount> per adult plus <add 2017 amount> per child

### **Agents and kynectors can help**

Just like this year, you can work with an insurance agent or a kynector. They can help you apply and shop for your new plan. Next year, kynectors will be called "application assisters."

**Have an agent or kynector already?** See their name and number below.

**Want an agent or kynector?** You can find one in your zip code. Call HealthCare.gov at 1-800-318-2596. Or go to <http://localhelp.healthcare.gov/#intro>.

<Your current insurance agent is <NAME OF AGENT, CONTACT NUMBER>.>

<Your current kynector (application assister) is <NAME OF KYNECTOR, CONTACT NUMBER>.>

**Questions? Call!** Call kynect at 1-855-4kynect (459-6328). Starting November 1, you can call HealthCare.gov at 1-800-318-2596. HealthCare.gov is open 24 hours a day, 7 days a week.

Sincerely,

kynect